

means for instructing an interface device of the telecommunications network to forward the access instrument signal to an input output device of the telecommunications network,

means for instructing the input output device to request details of the cashless  
5 transaction,

means for processing the transaction details and deciding whether or not the transaction can proceed,

means for causing output of a signal conveying acceptance or rejection of the transaction, and

10 if the transaction can proceed, means for arranging for the transaction to be carried out.

The service may be provided as software which may be held on a service processing unit of the telecommunications network, such as an SCP.

15 According to a fourth aspect of the present invention there is provided an audio coupler for use with any of the first three aspects of the invention, comprising:

an audio generator for generating audio signals incorporating transaction details,

a receiver unit for receiving a telecommunications access instrument for inputting the transactions details into the access instrument,

20 a memory for storing the transaction details or some of the transaction details therein, and

input means for entering the transaction details or some of the transaction details into the audio coupler.

processing the data, means for instructing an interface device of the telecommunications network to forward the access instrument signal to an input output device of the telecommunications network, means for instructing the input output device to request details of the cashless transaction, means for processing the transaction details and deciding whether or not the transaction can proceed, means for causing output of a signal conveying acceptance or rejection of the transaction, and if the transaction can proceed, means for arranging for the transaction to be carried out.

46. A service according to claim 49 which is provided as software held on a service processing unit of the telecommunications network.
47. An audio coupler comprising: an audio generator for generating audio signals incorporating transaction details, a receiver unit for receiving a telecommunications access instrument for inputting the transactions details into the access instrument, a memory for storing the transaction details or some of the transaction details therein, and input means for entering the transaction details or some of the transaction details into the audio coupler.